

**Information to identify the case:**

Debtor 1 Zara Keglovitz  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5347**  
EIN --\_-----  
Social Security number or ITIN -----  
EIN --\_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **21-02144**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Zara Keglovitz

May 18, 2021

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Zara Keglovitz  
Debtor

Case No. 21-02144-JPC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: ccabrales

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Date Rcvd: May 18, 2021

Form ID: 318

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2021:**

Recip ID	Recipient Name and Address
db	+ Zara Keglovitz, 4638 S Cottage Grove, Chicago, IL 60653-4310
29246120	+ Ad Astra Recovery, 7330 W 33Rd St., Wichita, KS 67205-9369
29246121	Afirm, 650 California St, Fl 12, San Francisco, CA 94108-2716
29246122	+ Caine & Weiner, 1699 Woodfield Road, #360, Schaumburg, IL 60173-4935
29246119	+ Car Max, 12800 Tuckahoe Creek, Parkway, Henrico, VA 23238-1115
29269033	City Of Chicago, Dept Of Finance, PO Box 88292, Chicago, IL 60680-1292
29269034	+ City of Palos Hills, 10335 S Roberts Road, Palos Hills, IL 60465-1929
29246125	+ Discover, POB 30285, Salt Lake City, UT 84130-0285
29269060	+ Illinois Tollway, P.O. Box 5382, Chicago, IL 60680-5382
29246135	+ Kelly Smith, PO Box 9094, Macon, GA 31208-9094
29246132	++ LOAN SERVICING, LOAN SUPPORT, PO BOX 5961, MADISON WI 53705-0961 address filed with court:, State Farm, One State Farm Plaza, Bloomington, IL 61710
29246128	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Motor Acceptance Corp., 8900 Freeport Parkway, Irving, TX 75063
29246129	One GEICO Plaza, Bethesda, MD 20811-0001
29246131	+ Sequium Asset Solutions, 1130 Northchase SE, #150, Marietta, GA 30067-6429
29246136	+ Suncheka Henderson, PO Box 9094, Macon, GA 31208-9094
29269067	+ T-Mobile, 3618 Factoria Blvd SE, Bellevue, WA 98006-6128

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRMFOGEL.COM	May 19 2021 01:53:00	Richard M. Fogel, Cozen O'Connor, 123 N. Wacker Drive, Suite 1800, Chicago, IL 60606-1770
29269032	+ EDI: CINGMIDLAND.COM	May 19 2021 01:53:00	AT & T, 1025 Lenox Park Blvd, Atlanta, GA 30319-5309
29364013	+ EDI: CAPITALONE.COM	May 19 2021 01:53:00	Capitol One, P.O. Box 30285, Salt Lake City, UT 84130-0285
29269059	Email/Text: comedbankruptcygroup@exeloncorp.com	May 18 2021 23:37:00	ComEd, P.O. BOX 6111, Carol Stream, IL 60197-6111
29269058	+ EDI: COMCASTCBLCENT	May 19 2021 01:53:00	Comcast, 1701 JFK Boulevard., Philadelphia, PA 19103-2899
29246124	+ EDI: CONVERGENT.COM	May 19 2021 01:53:00	Convergent Outsourcing, 800 SW 39th St, Renton, WA 98057-4927
29246123	EDI: JPMORGANCHASE	May 19 2021 01:53:00	Chase Bank, POB 6185, Westerville, OH 43086
29246127	+ Email/Text: bankruptcy@servicingsolutions.com	May 18 2021 23:38:00	Loan Me Inc., 1900 S State Collage Blvd, #300, Anaheim, CA 92806-6152
29364014	+ Email/Text: bnc@nordstrom.com	May 18 2021 23:36:04	Nordstrom Bank, P.O. Box 6555, Englewood, CO 80155-6555

District/off: 0752-1

User: ccabralas

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Date Rcvd: May 18, 2021

Form ID: 318

Total Noticed: 32

29269062	Email/Text: bankruptcy@qcholdings.com	May 18 2021 23:35:00	Lend Nation, 8208 Melrose Drive, Shawnee, KS 66214
29246130	+ Email/Text: BKMailbox@QVC.com	May 18 2021 23:35:00	QVC, Inc., 1200 Wilson Drive, West Chester, PA 19380-4262
29269066	+ Email/Text: bankruptcy@speedyinc.com	May 18 2021 23:36:00	Speedy Cash, P.O. Box 780408, Attn: Bankruptcy, Wichita, KS 67278-0408
29246626	+ EDI: RMSC.COM	May 19 2021 01:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
29246133	+ EDI: RMSC.COM	May 19 2021 01:53:00	Synchrony Bank Care Credit, 140 Wekiva Springs Road, Longwood, FL 32779-3604
29246126	EDI: USBANKARS.COM	May 19 2021 01:53:00	Elan Financial Services, POB 790084, Saint Louis, MO 63179-0084
29246134	+ EDI: WFNNB.COM	May 19 2021 01:53:00	Z Gallerie, One Righter Parkway, Suite 100, Wilmington, DE 19803-1533

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2021 at the address(es) listed below:

Name	Email Address
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Richard M. Fogel	rfogel@cozen.com il72@ecfcbis.com;richard-fogel-1441@ecf.pacerpro.com

TOTAL: 2